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Carolina Country

formerly CAROLINA FARMER

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COVER—Thank the Travel and Promotion Division of the State Department of Conservation and Development for this month's beautiful cover. It's a picture of some of the leading characters in "The Lost Colony," one of three historical dramas presented annually at permanent outdoor theaters in North Carolina, America's Variety Vacationland. See story on page 6.

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15 HALE

CAROLINA COUNTRY IS PUBLISHED MONTHLY BY TARHEEL ELECTRIC MEMBERSHIP ASSOCIATION, INC. SECOND CLASS POSTAGE PAID AT RICHMOND, VA., 23219. EDITORIAL OFFICES, SUITE 911, BRANCH BANK BUILDING, RALEIGH, N. C. 27602. POSTMASTER, SEND FORM 3579 TO BOX 1699, RALEIGH, N. C. 27602. SUBSCRIPTION PRICE, 75 CENTS PER YEAR. PRINTED BY BEACON PRESS INC., RICHMOND, VA. ADDRESS ALL MAIL TO: **CAROLINA COUNTRY, BOX 1699. RALEIGH, N. C. 27602.**

Better Business Bureaus Needed

We've never met Marvin E. Sykes. We know him only as the executive director of the Better Business Bureau of Guilford County. All of our dealings with him and the Bureau have been either by telephone or letter. Still, we feel we know Marvin Sykes as a man dedicated to the protection of both the legitimate businessman and the consumer.

We first contacted him when an aluminum siding speculator tried to buy space in Carolina Country—a full page for several months running—to advertise a special offer. The ad was already being carried by other publications. It invited readers to send in a coupon to get their houses fully covered in weatherproof aluminum siding for something like $200. The proposition seemed so suspicious we called the Better Business Bureau of Guilford County to ask if the firm was doing any business in the Greensboro area.

We not only learned from Mr. Sykes enough to establish the special offer as a "bait and switch" scheme—whereby the reader winds up buying siding considerably more expensive than the ad represents—but to conclude Marvin Sykes would be a good man to consult about other suspicious propositions in the future.

So when various chinchilla promoters tried to sell us on running their ads, we again made inquires of Mr. Sykes. Again, he had the facts. The facts confirmed our suspicions. We refused the ads and warned our readers to think twice before they go into the chinchilla business.

We wish we could report every North Carolina town and city has a Better Business Bureau and a Marvin Sykes. Unfortunately, we can't. But the need is there. The businessmen and merchants in a community now without such an agency would do well to consider setting up a Better Business Bureau. It's their best protection against fast operators and shady dealers who cloud the reputation of the business community with deceptive ads, rigged sales, bogus bargains and worthless "Opportunities."

In protecting himself, the businessman would be protecting the consumer—the most important person in any business. And since we owe a special obligation to the consumer—because our readers make up one of the largest groups of North Carolina consumers and because they are the owners of the consumer-owned EMCs which publish the magazine—anything that affects the consumer is our business, too. *Jim Chaney*

TARHEEL RURAL LINES

a commentary on events and issues important to consumer-owners of EMCs/by J. C. Brown Jr.

The "National Crisis" in Electric Power

Speaking at a recent meeting of the American Power Conference in Chicago, Federal Power Commissioner Carl E. Bagge characterized the present short supply of electricity as a "national crisis."

Dr. Lee DuBridge, President Nixon's science and technology advisor, said in a recent radio interview: "There is a danger of blackouts in various parts of the country. We have a critical power situation in this country. The whole East Coast is troubled by the shortage of power."

Secretary of Interior Walter J. Hickel, appearing before the Senate Appropriations Subcommittee in April, said, "I think we need a national grid system." He added: "The power problem we have in the Northeast is really a problem. That is such a patchwork approach, I think there could definitely be a breakdown, brownouts and blackouts in that area from the overall inability to wheel power from one section of the country to another."

Federal Power Commission Chairman John N. Nassikas has repeatedly warned of the low levels of power system reserves and the consequent likelihood of brownouts and blackouts. Interviewed recently by a Washington newspaper, he forecast the likelihood of a ten-year acute shortage for the Northeastern states.

As Charles A. Robinson Jr., staff counsel for the National Rural Electric Cooperative Association, pointed out in testimony before the House Subcommittee on Communications and Power in May, these are not the statements of political extremists or alarmists but the considered views of public officials of proven responsibility.

"It is painfully obvious," Robinson told the subcommittee, "that the nation's electric power industry is currently unable to meet the demand for its product. Equally obvious is the complete fallacy of time-worn power company claims that Federal and REA financed generating plants constitute an 'unnecessary' taxpayer subsidized duplication of privately owned systems.

"The truth is that were it not for the existence of Federal Government power systems, virtually the entire nation would be in danger of immediate blackout. Even with these plants turning at full capacity, the percentage of reserve generating capability is now approximately one-half of that which existed at the beginning of World War II."

Robinson was testifying in favor of the enactment of electric reliability legislation which would authorize the Federal Power Commission to, among other things, certify 'extra-high voltage' generation and transmission facilities, require system interconnections and control abandonment of bulk power supply facilities.

What is needed, he said, is what NRECA and the rural electrics have been advocating for many years — a "nationally integrated electric power system through which all major sources of generation and all major load centers can be interconnected."

"What we are suggesting," he explained, "is that power system reliability is critically dependent on bulk transmission capability and should be more closely related to avoiding blackouts and brownouts than to rate of return economics. It may be uneconomic to build what it takes to prevent a blackout once each decade, but in terms of national security and the critical dependence on electricity of public health and safety, the nation may well be less able to afford the alternatives."

Bob Morgan & Jean Benoy: Champions of Consumers

By Rod Cockshutt

Standing together, they look a little like Mutt and Jeff. But the comparison to comic book characters ends there because diminutive State Attorney General Robert Morgan and his tall, stocky deputy for consumer protection, Jean Benoy, have undertaken a no-nonsense, hard-as-nails effort to guard Tar Heel consumers against unfair and fradulent practices in the marketplace.

Morgan campaigned for election in 1968 on a pledge to make the Attorney General's Office the consumer's lawyer and one of his first official acts after he was sworn in was to appoint Benoy to the new consumer protection post.

In the year and a half or so since then, the Attorney General's Consumer Protection Division has, among other things:

– Successfully pushed for the adoption of tougher, more effective consumer protection statutes by the General Assembly.

– Represented the consuming public before a number of State agencies, including the State Utilities Commission, the State Milk Commission and the State Insurance Department. More than once, this intervention by the Attorney General has contributed to the rejection of rate increases requested by the industry.

– Attempted to secure a multi-million dollar settlement for the state from five major national prescription drug manufacturers accused by North Carolina and several other states of conspiring to fix prices. The case goes to trial in federal court in New York this summer.

– Initiated court action against the operators of several so-called "chain referral" selling schemes, which may be cheating hundreds of North Carolinians who look upon the schemes as a chance to get rich quick.

Morgan and Benoy first discussed the idea of a Consumer Protection Division for the Attorney General's Office shortly after Morgan decided to run for Attorney General early in 1968. The two men first met as campaign workers in I. Beverly Lake's first gubernatorial attempt in 1960.

Both men agreed that the office of Attorney General since ancient times has had implied in its powers the protection of consumers. And both men agreed that the Office of Attorney General in North Carolina had acted inadequately in the past as "the people's attorney."

The result was the establishment of a completely new division within the Attorney General's office. In little more than a year and a half, the division has grown from Benoy and a few other attorneys and secretarial help to a full-fledged staff of experienced attorneys, investigators and special assistants.

In addition to actions initiated by Benoy and the division staff, a number of individual Tar Heel consumers have received advice, guidance and in some cases legal protection from the division after bringing in complaints of their own.

Morgan, a former Lillington attorney and veteran state senator, inherited much of his interest in consumer problems from the populism inherent in the philosophy of Dr. I. Beverly Lake. Though conservative on most matters, Dr. Lake, now a member of the State Supreme Court, always manifested a strong sense of concern for the problems of the "little people," especially when these little people were confronted with the almost unlimited resources of big corporations.

Bob Morgan

Jean Benoy

For Benoy, an intense distrust of "big wheels who act like big wheels," was almost inborn.

Benoy once told a reporter he can still remember his father discussing the trust-busting activities of President Teddy Roosevelt when Benoy was a child in his native Rutherford County.

"The notion was drilled into me–you just don't cheat people; you play fair, especially if you're big and powerful enough to push people around."

When he was 16, Benoy left home, fibbed about his age and joined the Marines. He served 12 years, many of them as an enlisted man. He says now that the experience taught him a lot about powerlessness.

After graduation from the University of North Carolina Law School, Benoy jumped at a chance to take a job as an attorney-examiner with the Federal Trade Commission, handling price-fixing and restraint-of-trade cases.

He also served as a private attorney and recorder's court solicitor in Forest City before becoming administrative officer for the State Board of Assessment. He left the latter post to take over the Consumer Protection Division at Morgan's request.

Benoy and Morgan both emphasize that their activities in the consumer protection field do not signify any underlying distrust of businessmen and industry. "My basic position is that most of American business is honest," Benoy has said. "We need good statutory authority to police the minority that isn't."

Both Benoy and Morgan also strongly believe that they could use more personnel in the Consumer Protection Division to help keep up with the ever-expanding amount of work. As it is, the Division has to be careful about what cases it involves itself in so that it doesn't become over-extended.

Still, as one observer of the Morgan-Benoy team noted recently: "They may not be able to do everything they'd like to (in consumer protection), but at least they're there and they've made a start. That's a lot."

(Mr. Cockshutt, who wrote his article at request of Carolina Country, is a hard-driving Raleigh newsman who covers the Attorney General's office for the News and Observer).

History For Fun In Vivid Pageantry

If you haven't been to see all three of North Carolina's annual historical dramas, now is the time to make plans. They're great shows for the whole family and each is something different.

Three important chapters in man's continuing struggle to bridge the gap between his mysterious past and his increasingly complex present are being re-enacted in North Carolina this summer.

These chapters, presented as historical outdoor dramas, are relived with great depth and insight at the places where the important events they portray actually occurred.

It has been said that the relevance of the settings to what actually happened is one of the qualities that gives special meaning to outdoor historical dramas. It is hard to come away and not have a sense of involvement.

The oldest of North Carolina's outdoor dramas is "The Lost Colony," presented at Fort Raleigh National Historical Site near Manteo. Now in its 30th season, it is the story of one of America's greatest unsolved mysteries—the disappearance of the colony and the fate of its brave inhabitants.

"The Lost Colony" makes no effort to solve the mystery, but rather portrays the events which led to the colony's disappearance. There is the pageantry of Queen Elizabeth's court and the joyous birth of Virginia Dare, first English child born in the New World. There is also the heartbreak and sorrow of starvation and death on a lonely shore.

Sir Walter and the Queen In a "Lost Colony" Scene.

Warriors' Dance is one of many dramatic highlights of "Unto These Hills."

More than 150 professional actors, dancers, singers and technicians combine their talents to present the two acts and 11 scenes of the symphonic drama.

Across the state and nearly a century later in historic portrayal, the story of Daniel Boone and the hearty pioneers who followed him into the high country of the Blue Ridge Mountains is told in the outdoor drama "Horn in the West."

This drama is presented at Boone, named for the famous American woodsman, and near the very spot where settlers endured the hardship of Indian attacks, bitter winters and persecution by British Loyalists.

The role of the Watauga pioneers in the American Revolution is a stirring portrayal. The incredibly realistic scene of the Battle of Kings Mountain is one that is not soon forgotten.

One of the most tragic events in American history does not relate to the settlers and conquerers who came from afar, but rather to the noble redman who suffered most at their hands.

At Cherokee in the Great Smoky Mountains, the drama "Unto These Hills" is a thought provoking and moving portrayal of the struggle of the Cherokee Indians to live in peace in their own native land.

It is the only historic drama in

Daniel Boone, the bear killer, displays a bear to fellow pioneers in a scene in "Horn in the West."

which the roles are played by direct descendents of the very people who actually lived the true-life story.

This drama begins in 1540 when DeSoto came to the land of the Cherokees. Its climax is the forced removal of all but a remnant of the Cherokee to a strange territory in the west and the death of Tsali, who gave his life so that a handful of his people might live forever in the land of their birth.

Some facts about the dramas:

THE LOST COLONY – Waterside Theater, Fort Raleigh, Manteo, N. C. 8:30 p.m. (DST), now through August 30, Monday through Saturday. No Sunday performances. Tickets: $2.50 and $3.50, children under 12, $1.

HORN IN THE WEST – Daniel Boone Theater, Boone, N. C. 8:45 p.m. nightly except Monday, now through August 22. Tickets: $2, $3 and $3.50, children under 12, half price in general admission sections.

UNTO THESE HILLS – Mountainside Theater, Cherokee, N. C. 8:45 p.m., nightly except Monday, now through September 2. Tickets: $2, $3 and $4, children under 12, half price.

(Lost Colony photos by Aycock Brown. Other photos, courtesy Travel & Promotion Division, State Dept. of Conservation and Development).

Hundreds of thousands of Americans have enjoyed scenes like this in "The Lost Colony" symphonic drama.

Camper's Cookbook

ALL-IN-ONE SPECIAL

1 lb. ground beef
½ medium green pepper, chopped
½ medium onion, chopped
1 Tblsp. shortening
1 can (10¾-oz.) condensed tomato soup
1 soup can water
1 can (8-oz.) corn, drained
4 drops Tabasco sauce
1 cup thin noodles
dash pepper

Brown beef with green pepper and onion in shortening; stir to separate meat particles. Pour off drippings. Add remaining ingredients. Cover; cook over low heat 20 minutes. Stir now and then.

HEARTY WOODSMAN'S CHOWDER

¼ cup chopped onion
1 can (3-oz,) sliced mushrooms, drained
2 Tblsp. butter
1 can (10¾-oz.) condensed chicken vegetable soup
1 can (10¾-oz.) condensed vegetable beef soup
1½ soup cans water
grated Parmesan cheese

Cook onion and mushrooms in butter until onion is tender. Blend in soups and water. Heat; stir now and then. Garnish with cheese. Serve in plastic coated paper soup bowls. Serves four.

CAMPER'S BONANZA

1 jar (2½-oz.) sliced dried beef, shredded
2 Tblsp. chopped onion
2 Tblsp. butter
1 can (10½-oz.) condensed cream of asparagus soup
1/3 cup milk
2 hard-cooked eggs, sliced
4 slices toast

Rinse dried beef in hot water; drain. Cook beef and onion in butter until onion is tender. Blend in soup, milk and a dash of pepper. Add eggs. Heat; stir now and then. Serve on toast.

Family Ca

The Carolina Homemaker
Edited By Betty McBride

How would you like an ocean front lot or the best spot on the mountain for perhaps $2 or $4 a night. How would you like a place for the children to roam, explore and make friends? Just be able to wear what you want and relax? Fish or swim or hike all during the day? Sounds suspicious—not really; the catch is you bring your own camping equipment. But it's all there-the mountains, the woods, the streams and the ocean and inexpensively too, if you are a camper.

And you do not have to go far. North Carolina is a camper's dream. You can camp on the highest peak east of the Mississippi River or on the state's 300 miles of great beaches on the Atlantic.

North Carolina's three more popular attractions, the Great Smoky Mountains National Park, the Blue Ridge Parkway and the Cape Hatteras National Seashore offer excellent camping facilities. Also three National Forests in North Carolina have camping facilities as do seven of our State Parks. Altogether, North Carolina has more than 50 public campgrounds with a combined total of nearly 4,000 campsites. In addition, there are more than 225 private campgrounds in the state offering 13,000 campsites.

For the homemaker, who must care for the food, the clothing and children on a camping expedition, what should she expect at a campsite? It's no longer the life for a pioneer. Your campsite will have a picnic table and a fireplace. The campground will have running water, lavatories and showers. Some campgrounds have electrical hook-ups. Most campgrounds offer a

Photos made by author at Salter Path Family Campground

ping

grocery supply outlet and a laundry nearby.

If you think camping is just putting up a tent and cooking over a fire, you will discover that some campgrounds offer various activities for their visitors. At some there are guided nature hikes during the day, short film strips at night and sometimes Sunday school type gatherings for everyone on Sunday morning.

A reasonable investment for the first time campers and those who want to see how their family fares in the out-of-doors is a tent.

A 10'x10' tent with a canvas floor and 7-foot ceiling will cost from $60 to $90. This size will sleep four persons comfortably. If your family feels they need more room, much larger tents are available in the $100 to $200 range.

Most of today's tents are built with aluminum frames to support the tent from the outside so there are no bothersome poles inside the tent. A well-constructed and well-cared for tent will last for 10 years and up.

The second necessary purchase for camping is sleeping bags for everyone. Sleeping bags can be bought for about $12 and up per bag. Most sleeping bags are insulated with polyester fibers which make them lightweight but warm. Once you have sleeping bags, you will wonder how you ever lived without them for slumber parties, watching television and use in the car.

Other items you will need for tent camping are a good ice chest, a thermos, a lantern and a gasoline or butane gas stove. Outfitting a good camping experience costs about $200 or more. All of this equipment is long-lasting and durable.

For first time campers raising a tent and lighting a lantern look very easy in the instructions. Do have a practice run in the back yard one night for raising the tent. Instructions do not include the fact that when you arrive at the campsite it may be raining, it may be pitch dark or you may be dead tired. Tent raising is a 15 minute job when you have done it once. Nothing will hurt Dad's image like not being able to get up the tent with a flourish at the campsite.

Many people like the freedom and mobility of camping but prefer the comforts of home. For them many different camping homes are available. There are wheel trailers, small travel trailers, pick-up truck camping units and camping buses. These different styles of camping equipment can be bought with just sleeping quarters or full living facilities. Prices for these units begin at several hundred dollars and run to several thousand.

When you go to a campground the most popular camping home seems to be the fold-down wheel trailers. The trailer is towed behind the car. When the family arrives at the campsite the top of the trailer opens up like a canvas tent. The trailer is the floor of the camper. Many families like a fold-down trailer because it has a solid floor off the ground and has comfortable built-in beds.

A pick- up truck can be turned into a deluxe vacation home when a camping unit is placed on the truck bed. These camping units can be bought with just sleeping quarters or full living facilities.

Many campers like the convenience of a small travel trailer which is much like a mobile home. At some public campgrounds and at most private campgrounds there are electrical connections for setting up these trailers.

A very recent boom in camping has been the camping bus. A camping bus is both a car and home at once. It represents quite an investment but persons who like to travel far and wide say the camping bus is wonderful.

Regulations differ from one campground to the next. At some campgrounds you can reserve a certain campsite for certain nights. Other campsites operate on a first-come first-served basis.

Most public campgrounds charge a small fee. Usually a $1 to $2 a night. Some are free. Camping fees for private campgrounds vary.

Public campgrounds have a limit on how long you may remain at your campsite. Some campgrounds limit you to 7 days, some 10 and others 14.

These regulations and a good description of what's at each campground are in a pamphlet "Camping in North Carolina" published by the N.C. Department of Conservation and Development. Write to: N.C. Travel & Promotion Division, P.O. Box 27687, Raleigh, N.C. 27611.

UCCC: It's Called a Consumer Code That's Just One of Its Deceptions

A smoothly operating lobby is laying the groundwork for legislation which would remove ceilings on North Carolina interest rates and wipe out the safeguards now regulating credit.

Ironically, the lobby's instrument is a proposal called the Uniform Consumer Credit Code (UCCC). Its deceptive title masks a nearly unexplorable complexity of deceptive provisions.

Indeed, the Consumer Credit Code is so complex that only its principal advocates are able to make it sound as though it makes sense.

About all the average consumer can make of it is that it's a consumer credit code for commercial lenders—for commercial lenders and those merchants who profit mainly from time payments and are determined to eliminate the few laws that presently do limit their abuses.

If the UCCC lobby is successful, and it well may be unless North Carolina consumers organize and act to prevent UCCC from clearing the 1971 General Assembly, usury would become legal and garnisheeing would be promoted.

The UCCC lobby does not, of course, speak of such matters. It speaks instead, and very persuasively, of "uniformity" and "reform."

Its sales message is that present state and federal laws concerning credit are ambigious, unrealistic and not understood. What UCCC will do, these smooth lobbyists claim, is reform archaic state credit laws and make things simple and practical for the business community and the consumer.

The momentum for UCCC was provided by passage of the Federal Truth-in-Lending Act. Adoption of the act gave the credit industry, which fought it and succeeded in making it needlessly complicated, an excuse for pressuring state legislatures to change existing state credit laws on grounds that changes are needed to avoid conflict with the federal act.

Added legislative incentive comes from a states-rights section of the federal act which provides that states which adopt credit disclosure requirements "substantially similar" to those of the Truth-in-Lending Act may obtain exemptions from the act. UCCC was designed to qualify states for exemption. From the credit industry viewpoint, most state administrators and lawmakers are more easily conned than the federal government. From the consumer viewpoint, state regulation in nearly all areas that concern consumers is generally weighed in favor of the regulated industry.

It may be that state laws need updating, but no state, no matter how bad its existing credit laws are, can afford to adopt the Uniform Consumer Credit Code without extensively amending it to protect its citizens.

UCCC's benefits to the credit industry, and these are seldom revealed by the people who endorse the code, would permit unscrupulous small loan operators, time merchants and others to use the authority of the General Assembly to legally practice usury and then garnishee the victim's wages if he can't meet their terms.

North Carolina law now prevents time merchants, small loan operators and other commercial lenders from garnisheeing wages. The same interests which are supporting UCCC have tried for years to win acceptance in the State Legislature for bills to permit garnisheeing, and they now hope to slip garnisheeing in under the cloak of UCCC.

UCCC—which is also known as U Triple C—opens the door to anyone who wants to go into the money-lending business. No license would be required unless interest rates charged were higher than 18 percent and no limit would be placed on the number of above-18 percent lenders. Retailers could sell on credit, as they do now, at high interest rates made legal by the code without the need of a license—and thus without the fear of losing it for what under existing North Carolina laws would be illegal practices. With inflation and interest rates already at an all-time high, U Triple C would add fuel to the fire.

UCCC standardizes credit forms. Loan companies and store chains would be able to replace scores of different forms with one standard form. Standardization would make things simpler for consumers, too, if the contracts and forms were fair and easy to understand. But that isn't likely to be the case: In UCCC strategy any such minor blessings that might accrue to consumers are largely window dressing.

UCCC treats insurance companies as a separate entity. They are excluded from the UCCC definition of "supervised financial organizations," the exclusion ignores the fact a significant part of insurance business involves the extension of loans. Consumers borrowing from insurance firms, using paid-up portions of life insurance policies as collateral, would be unprotected under UCCC.

Loans by pawnbrokers are excluded, too. Also, UCCC is greatly deficient in the manner in which investigations would be undertaken and conducted.

But the greatest appeal in UCCC for the profit-hungry lender—and a principal reason it is being so skillfully maneuvered toward the General Assembly—is the maximum interest rates it makes possible.

They would exceed the top rates in effect in such industrial states as New York, Illinois, and California, where credit selling abounds. They would sharply increase the limits in our own North Carolina.

Under UCCC, maximum rates would be set at 36 percent per year for the first $300, 21 percent on the portion of a debt from $300 to $1,000 and 15 percent on any portion above that. The code also contains a section which allows the lender to charge up to 39 percent instead of 36 percent on sales under $300 by establishing a range of prices with a flat rate on all loans within a range.

And hidden in UCCC is a built-in escalation provision. Interest ceilings would go up if the Cost Price Index increases. There is no corresponding relief for the borrower—the 36 percent rate never goes down.

UCCC would also open the way for big boosts in interest charges on merchants' revolving charge accounts. The legal maximum set by the 1969 General Assembly is 18 percent, or 1.5 percent per month. That's already excessive in comparison with other states.

The new ceilings under UCCC would be 24 percent (2 percent per month) on store charge accounts and 36 percent (3 percent per month) on credit card sales and check-credit plans. Present state law limits check-credit plans to 1.25 percent per month and provides protection for borrowers.

And, as is now the case, interest could be charged at the balance due at the beginning of the billing period—before your payments and returns are deducted. UCCC would also permit the lender, solely for his administrative convenience, to select an artificial billing date. Thus, under UCCC, a borrower could be assessed a full month's charges for one day's use of a loan.

UCCC would strike away all North Carolina ceilings on interest, including the 8 percent ceiling on home loans. The rate could be 10 percent or more on home loans. UCCC advocates say the home buyer could bargain with the lender to keep the rate down. Only lenders "believe" this.

The banking industry provided the leadership for the high interest effort in the 1969 General Assembly. The UCCC leadership as of now is made up of the N. C. Merchants Association, the big store chains that feature charge accounts and the small loan and finance companies. A spokesman for N. C. Consumers Council made this observation: "The same lobby pushing UCCC opposed the Federal Truth-in-Lending law in Congress and has been the leading opponent of consumer protection legislation in the General Assembly."

The UCCC lobby glibly claims UCCC would bring about competition in the credit market and that competition would enable the consumer to shop for credit at lower rates than those UCCC sets as maximums.

If you could believe that argument, you might be persuaded UCCC thus would permit consumers to borrow for less than they can now and that credit would be easier to obtain and the terms easier to understand and apply.

It doesn't work that way. The hodgepodge new credit legislation enacted by the 1969 General Assembly allegedly was to simplify and liberalize credit. Actually, the chief result was that lenders, legally able to charge higher rates, took full advantage of the opportunity to charge all the law allows.

In recent years some courts have refused to enforce creditor suits against consumers on grounds that an unconscionable result would occur if the contracts were enforced. These cases have upset many credit merchants and lenders who have consumers sign contracts which are unfair to the consumer in many ways, UCCC specifically provides that the 36 percent and 18 percent interest rates it allows are not "unconscionable" and thus would prevent the courts from voiding contracts even if the court felt the credit charge was unconscionable.

Theoretically, the Truth-in-Lending Act, by requiring disclosure of the true annual interest rate, was supposed to sharpen competition among lenders and credit retailers. Again, it hasn't worked that way.

The credit industry has conducted a subtle campaign to persuade the public the Truth-in-Lending Act is impossibly complex and a needless exercise in red tape. In some cases, consumers have been told by merchants and loan companies the Truth-in-Lending Act forces them to charge more than they would otherwise.

As to the contention, stated by UCCC advocates, that the code in raising maximum rates will make credit easier that is refuted by the fact that installment debt already is, and has been, expanding at a record pace. It is and will remain a lender's market; the consumer has no chance to make terms in it.

Though the Truth-in-Lending Act makes the lender show the borrower the true cost of borrowing, few borrowers can benefit from that. They can tell from the disclosure they're paying more than they'd like, but they must pay if they want credit.

Few consumer credit contracts result from bargaining between two equally informed parties. Most people who need credit have to take it where they can find it, regardless of the terms. And many of them are sold into taking more than they can afford by door-to-door salesmen, merchants and furniture, automobile and appliance dealers.

The pushers for U Triple C make it a point to talk about UCCC's protections for the buyer. But no consumer group shows any joy—because the benefits to the lender far outweigh the small concessions UCCC makes to consumers. Indeed, the code's remedies for consumer abuses are weak and most can be evaded by lenders. On the balance, the consumer is a loser even in the few so-called pro-consumer sections. Any way you measure it, UCCC comes out farther in favor of the retailer who sells on credit and credit selling is becoming increasingly profitable in retail merchandizing.

In fact, some retailers make as much if not more profit from financing the goods they sell than they do from the sales. It is this sort of merchant who is supporting the drive to impose UCCC on North Carolinians and considering how smoothly the lobby is operating, this sort of merchant is likely to have his way.

Jim Chancy

High School Grads Beware of Schools

President Nixon's Special Assistant for Consumer Affairs, Mrs. Virginia Knauer, offers this advice to high school graduates:

Investigate before you sign up for a course in an out-of-state trade or correspondent school; don't be misled by ads or salesmen; get everything in writing and check the school out with your school before you sign anything.

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Angus Hol. Cross	65.00	Angus Hol. Cross	85.00
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Holstein heifers	75.00	Holstein heifers	90.00
Holstein bulls	75.00	Holstein bulls	90.00
Gurnsey heifers	75.00	Gurnsey heifers	90.00
Angus Hol. Cross	75.00	Angus Hol. Cross	90.00

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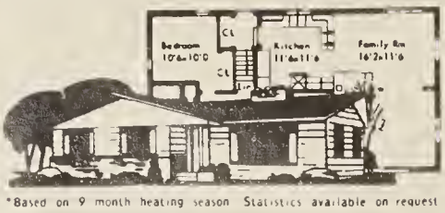

*Based on 9 month heating season. Statistics available on request

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☐ Enclosed is a rough sketch showing the dimensions of the rooms in my home, and location of outside windows and doors. Please send free factory-engineered heating layout.

NAME_____ADDRESS_____

CITY_____STATE_____

Write us today for the name of your nearest Intertherm distributor.

The Old Soldiers

On V-E Day, student protestors marched in the city and demonstrated on the campuses, and the fact that May 8 was the 25th anniversary of the end of the war in Europe went unnoticed in the anger and dissent.

Back in the Forties the mood was different. Many of the editors and reporters who worked to put the stormy news of May 8, 1970, into print were so fired with patriotism back then they didn't wait to be drafted. Like many other North Carolinians of their generation, they enlisted or wangled commissions and left old reliables like Tony McKevlin and Neil Hestor to put out the paper with a staff of the overaged, girl replacements and 4-Fs. One of the girl replacements, Marjorie Hunter, was to prove a better newspaperman than the boys she replaced. She's in Washington now as a top hand for The New York Times.

I was one of the 4-Fs, but I was not then on the paper. I had just arrived in Raleigh to work for United Press, a job I landed mainly because I supposedly was draft-exempt.

Somehow I managed, after being turned down twice, to get a waiver of my status and entered the Fort Bragg induction station with Woodrow Price, who then was a staffer for the Raleigh AP bureau.

Woody made something of a mark his first day by scoring highest for that week's crop of inductees on the Army's intelligence test. His score was so high I was sure they'd make him a colonel or better. I took consolation that I had not let UP down completely; I scored higher than he on the mechanical aptitude test, which is remarkable when you consider I still can't use more than two fingers to type.

In neither case did our scores matter. Woodrow wound up in the Pacific as a radar technician and I in Europe as a military correspondent. Woody achieved fame as the man who cleaned up Tinian, becoming the first of the environmentalists by scouring the beaches for pop bottles discarded by GIs and turning them in for the deposit. I became known as the only reporter foolish enough to cover operations wiser full-fledged civilian war correspondents either ignored or considered too tedious to cover for themselves.

Charles Craven, now a featured columnist, also served in Europe. Under circumstances I still don't fully understand, he got a hero's medal, the Purple Heart. All Charlie has ever explained is that he fell down a railroad cut.

Jim Whitfield, now a business editor, apparently was the best soldier in the lot—he made master sergeant. Bill Humphries, now a quiet-spoken farm editor, survived OCS and became a first lieutenant.

Bill Womble, now retired after years as a city editor, was a Coast Guard petty officer. Bob Brooks, a news editor, came out of the Marines as a captain. Bob Lynch, whose byline appears regularly over all sorts of stories, was wounded in action as a Marine in the Pacific.

Herb O'Keef, city editor when Woody and I started our careers on the paper in 1946, saw service in the Pacific Theater as an Army Intelligence non-com. Now he's the completely demilitarized editor of the city's afternoon daily.

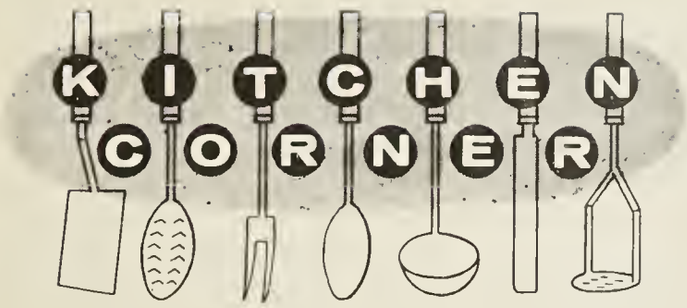
Sam Ragan came out of World War II neither boasting nor griping. Rising from state editor to managing editor and finally to executive editor, he made us, along with such notable alumni as Simons Fentress, Neil Morgan and Jay Jenkins, one of the best and most productive teams of reporters in the country. Appropriately he's now the editor and publisher of his own newspaper.

I don't suppose any of us, in all the time we spent together on the paper or in the many bull sessions we had before we drifted apart, ever really exchanged our World War II experiences. Very few of the old soldiers of that war—the businessmen, farmers, workers, professional men and plain citizens of 1970—have. And few of us came home feeling we'd been heroes or had done anything more than millions of other GIs had done to make victory possible.

We've never gathered together to celebrate V-E Day, or V-J Day or anything else related to our war.

And now, 25 years after peace was restored in Europe and the World Made Safe for Democracy, the world is so sick of war that our war, and our part in it, no longer matters.

Jim Chaney



Tater-Dipped Chicken

Try "Tater-Dipped Chicken." Our reader Mrs. Marie Gouge of Marion, N. C. says it is the best way to bake chicken she has ever used.

Marie writes "I am 19 years old and married to a great guy. I love to cook and bake. I collect good recipes—and always find good ones in your column . . . We have no children as yet. I do a lot of cooking for my family and my in-laws who I love to do nice things for."

Marie Gouge and her husband are served by Rutherford EMC's Burke-McDowell District.

If you have a favorite recipe you'd like to share through this column, send it to: Betty McBride, Kitchen Corner, P.O. Box 1699, Raleigh, N.C. Tell us something about yourself and family and give us the name of your electric membership corporation. We pay $2 for the recipe chosen monthly for this column.

CAROLINA COUNTRY RECIPE

Submitted by Mrs. Marie Gouge, Rt. 3, Box 5, Marion, N.C.

TATER DIPPED CHICKEN

Dip cut-up fryer in mixture of 1 slightly beaten egg and 2 Tbsp. water. Season to taste. Roll in dry potato flakes (about 1 cup).

Melt ¼ cup butter or margarine in shallow baking pan. Bake chicken in pan at 400 degrees for 30 minutes, turn, bake about 30 minutes more.

If you desire a thicker coating repeat dipping and rolling steps, doubling egg, water and potato flake amounts.

Free Patterns

Sporty Sweater

This sleeveless pullover is good fashion. Red and white striping is knitted of synthetic sport yarn.

Crocheted Slippers

This rosy pair will be light on your feet. The slippers are crocheted in rose and pink yarn.

Terry Wrap

Wrap yourself in terry. A large bath towel makes this one. A larger size to fit mother takes two.

Swim Suit

Cast on a few stitches to knit this two-piece bathing suit in a snappy black and white pattern.

To:
The Carolina Homemaker
P. O. Box 1699
Raleigh, N. C. 27602

This pattern offer expires September 15, 1970

Please send me the pattern instructions I have checked below. I am enclosing a long, stamped, self-addressed envelope bearing a 6-cent stamp. (Two such envelopes are required for more than 4 patterns.)

- ☐ Sporty Sweater
- ☐ Terry Wrap
- ☐ Crocheted Slippers
- ☐ Swim Suit

My name is: _____

Address: _____

Comment; if any: _____

_____

The name of my EMC is: _____

"How Do Teenagers Feel About the Drug Problem?"

"I think most teenagers feel they should take drugs to keep up with the crowd. They have heard other teenagers say that drugs give one a feeling that all his problems have disappeared. But they haven't. They only have more problems when they recover from the drug. I feel a teenager with responsibility and consideration for himself would not take drugs."

June Trivette, Rt. 1, Todd

June is 17 years old and will be a senior at Watauga High School. Her hobbies are sewing, reading and music. Her mother, Mrs. Ray Trivette, is served by Blue Ridge Electric Membership Corporation.

* * * * *

"Even though the drug usage problem is not brand new, it is steadily growing worse. I feel that adults, as well as teens, should be greatly concerned about this problem and how to eliminate it. There is one thing for sure, if marijuana is legalized, it will greatly harm this goal. Even though we have no definite proof that marijuana is harmful, we do know that it has no beneficial contribution to the physical and mental state of the human body. When cigarettes and alchohol first became the 'in' thing, we did not know that they could cause any harm to the body. Today we know what both can do to a person's physical and mental health. Why add a third—marijuana on the list? It has also been said to lead a user to higher thrills such as LSD and heroin. I think we need more people like Rev. Dave Wilkerson and Art Linkletter who are concerned about this problem and are doing what they can to destroy it."

Susie Byrum, Rt. 1, Box 243, Woodland

Susie is sixteen years old and will be a junior at Ahoskie High School. She enjoys music, especially pop music, and art. Her parents, Mr. and Mrs. J.B. Byrum, are served by Roanoke Electric Membership Corporation.

"I believe the problem of drug usage in our society has gone too far. Where drugs were once characteristic of large cities, today can be found in small towns and rural areas. Drugs used under the proper guidance of a physician are essential to our society. But today people, especially teenagers, are using drugs in order to conform, to have a few kicks or in many cases, out of curiosity. But while they are taking drugs they fail to realize that their health, future career and even life are being affected and in many cases, destroyed by their search for themselves."

Linda Lambert, Rt. 1, Robbins

Linda is 16 years old and will be a senior at North Moore High School in Robbins. She enjoys sewing and swimming. Her parents, Mr. and Mrs. Dexter Lambert, are served by Randolph Electric Membership Corporation.

* * * * *

"I am personally opposed to the use of drugs. A teenager will say that it is his way to get away from his problems, when he knows quite well that he now has more problems than he did. Often, such a person also helps give 'the older generation' a reason to call our generation foolish. A person has very low morals, in my opinion, if he is unable to face the world as it is, without some kind of dangerous 'crutch.' I live near Atlantic Beach, and friends who went to summer school this summer told me of some kids who came from there, just falling on the floor, having 'fits' while on a 'trip.' Even if there was no law concerning drugs, and I could get it free, I would not come into contact with any of it."

Jeffrey Mason, Rt. 2, Box 119, Newport

Jeffrey is 14 years old and will be a freshman next year at Carteret High School in Beaufort. He likes football, basketball, and baseball. He is a member of the Science Club, Drama Club and PYE (Protect Your Environment) Organization. His parents, Mr. and Mrs. Xenophon F. Mason, are served by Carteret-Craven Electric Membership Corporation.

If you have a good answer, send it to THE TEEN ROUNDTABLE, Carolina Country, P. O. Box 1699, Raleigh, N. C., at once. Tell us a few facts about yourself—your age, school, hobbies, etc. Include your parents' name, and the name of the electric membership corporation serving you. If your answer is published, we will send you $5.

If you want to submit a question, send it along for our statewide panel to answer. For each question used, the sender will get a $5 check. Jot yours down and send it to us right away.

NEXT QUESTION

"Do Teenagers want their Parents to be 'Rulers or Pals'?"

This question was submitted by Sheila Pate, who will be receiving $5 from CAROLINA COUNTRY. Sheila's parents, Mr. and Mrs. Ralph Pate, are served by Tri-County Electric Membership Corporation.

HaLE!

Different Angle

Wife to husband: "Overdrawn, overdrawn, always my fault? Has it ever occurred to you that you might be underdeposited?"

The Real Problem

The confident young man arose and spread out his notes on the reading desk, adjusted his glasses, cleared his throat, and prepared to debate the affirmative of the subject: "Modern education doesn't meet the needs of the day." He stared intently at the notes, and bewilderment spread over his face.

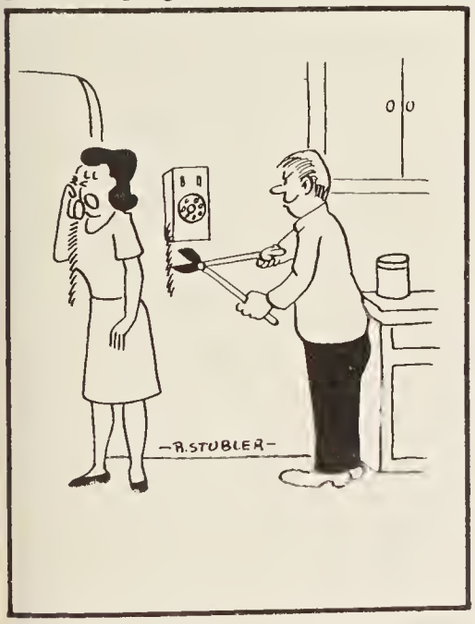
"I'm sorry," he stammered, "I've got it all written down, but hanged if I can read it."

"Sit down, young man," an old gentleman in the group admonished. "You've won the debate!"

Garbage Run

The clanging noise made by the garbage collectors aroused the family. The housewife suddenly remembered she had forgotten to put out the garbage. With her hair in curlers and her face greasy with cream she sleepily leaned out the window and called to the collectors, "Am I too late for the garbage?"

"Certainly not," the collector replied, "hop right in."



"Hello - Mother . . .? Hello - seems like we've been cut off!"

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"Happy Birthday, REA"

A leading Tar Heel newspaperman, the Raleigh correspondent for the North Carolina Association of Afternoon Dailies, tells in an article carried by newspapers across the state in May why he salutes an old friend.

By Bryan Haislip

A friend of mine had a birthday in May and I want to celebrate.

It means a lot to me because this particular friend helped me out when I was a boy. Maybe it wouldn't be too much to say that it changed the way of life down on the farm near Oak City for me and my family.

The friend I'm talking about is the North Carolina Rural Electrification Authority. An act of the General Assembly, ratified May 3, 1935, created the REA as a State Agency.

In those days only 3.2 percent of North Carolina farms had electricity. We were in the other 96.8 percent down in eastern Martin County. It was a little better for the U. S. as a whole, with 10.9 percent of the farms on power lines, but it was just assumed that one of the differences between living in town and living in the country was electric lights.

Today 99 percent of Tar Heel farms have electric service, ahead of the national average of 98.4. Electric membership corporations organized under the North Carolina REA program are serving more than 260,000 families and 10,000 businesses and industries.

David Hamil, the U. S. Rural Electrification Administrator, recently reported more than 320,000 North Carolina electric consumers and 96,000 telephone subscribers are served by REA borrowers.

My children read the statistics, but they don't really see the picture. An ice storm knocked out the power a couple of years ago.

They thought it was great fun—warming by the fireplace, cooking over the coals, using candles for light. "Just like the old days," my daughter said smugly. The novelty wore thin the second day and power finally was restored before everybody's nerves snapped.

When I was a teenager—I didn't know I was because the word wasn't invented; I thought I was still a child which shows the innocence of the time—when I was my children's age, it was my job to get up first, light the lamp, build the fire in the stove and bring water from the well. Not bad chores in summer but something else again in a house cold from a winter night, and frost rim white on the well chain.

The Edgecombe-Martin County Electric Membership Corporation was organized and chartered in 1936. Its first project, on a loan of $32,000 was 32 miles of line to serve 87 farm consumers completed in April, 1937.

It was a great day, and even better at night. The house blazed with light. Bare bulbs hung on drop cords from the middle of the ceiling and today you'd think it made an awful glare. We didn't.

Z. Bryan Haislip

"Gee," said my sister. "It's like having an Alladin lamp in every room."

I won't even try to explain what an Alladin lamp was, only to say it gave a whiter light than a kerosene lamp, but still nothing like a 65-watt bulb.

That was the beginning. A refrigerator, a stove (Mother kept the wood stove on the other side of the kitchen and made the transition by degrees), an electric iron—all the things electricity made possible for convenience and better living followed in turn. Indoor plumbing ended my early morning trips to the well. My friend REA had taken over my onerous chores.

Gwyn B. Price, an Ashe County farmer and teacher, was named chairman of the North Carolina Rural Electrification Authority by the late Gov. J. Melville Broughton in 1941, six years after the creation of the agency. He's continued to hold the job under seven succeeding governors, directing the widening service of REA.

The Biblical three score and 10 divided by half is 35 which ought to mean that middle-age begins on that birthday. Not for REA; it remains vigorous and ready for challenges.

Governor Scott tossed a new one—rural housing—to it this spring in a speech to the Tarheel Electric Membership Association.

"I am calling upon you, the rural electric cooperatives, to assume the leadership in identifying the housing problems in your areas, in calling together other interested citizens to identify and work on problems inhibiting housing development and in working with state and federal agencies to take advantage of every program available," he said.

That's a story for the future. My greeting is for the accomplishments of the past, a 35-year record of achievement in bringing light and power to rural North Carolina.

Happy Birthday, REA!